CLAIMS

1.   A confidential information sharing system comprising:

a first plurality of data collection units, each collecting confidential data regarding a second plurality of individual entities;

a third plurality of data consumer units which intermittently require confidential data collected by ones of said first plurality of data collection units regarding ones of said second plurality of individual entities; and

at least one confidential data sharing interface, responsive to a requirement from one of said third plurality of data consumer units for confidential data from one of said first plurality of data collection units regarding one of said second plurality of individual entities, to pull confidential data from an appropriate one of said first plurality of data collection units regarding a specific individual entity.

2.   A confidential information sharing system comprising:

a first plurality of confidential data collection units, each collecting confidential data regarding a second plurality of individual entities;

a third plurality of confidential data consumer units which intermittently require confidential data collected by ones of said first plurality of confidential data collection units regarding ones of said second plurality of individual entities; and

at least one confidential data sharing interface, operative on line to provide confidential data to one of said third plurality of confidential data consumer units from one of said first plurality of confidential data collection units regarding one of said second plurality of individual entities regarding a specific individual entity.

3.   A confidential information sharing system comprising:

a first plurality of confidential data collection units, each collecting confidential data regarding a second plurality of individual entities;

a third plurality of confidential data consumer units which intermittently require confidential data collected by ones of said first plurality of confidential data collection units regarding ones of said second plurality of individual entities; and

at least one confidential data sharing interface, operative on line to provide confidential data from one of said first plurality of confidential data collection units regarding a specific individual entity.

5   4.   A confidential information sharing system comprising:

a first plurality of confidential data collection units, each collecting confidential data regarding a second plurality of individual entities;

a third plurality of confidential data consumer units which intermittently require confidential data collected by ones of said first plurality of confidential data

10 collection units regarding ones of said second plurality of individual entities; and

at least one confidential data sharing interface, operative on line to provide confidential data from one of said first plurality of confidential data collection units regarding one of said second plurality of individual entities.

15 5.   A confidential information sharing system according to any of the preceding claims and wherein said at least one data sharing interface is operative to pull confidential data only following completion of privacy waiver functionality.

6.   A confidential information sharing system according to claim 5 and

20 wherein said privacy waiver functionality is individual entity specific.

7.   A confidential information sharing system according to claim 5 and wherein said privacy waiver functionality is data consumer unit specific.

25 8.   A confidential information sharing system according to claim 6 and wherein said individual entity specific privacy waiver functionality is also data consumer unit specific.

9.   A confidential information sharing system according to any of the

30 preceding claims and wherein said confidential data is credit rating relevant confidential data.

10.   A confidential information sharing system according to any of the preceding claims and wherein said at least one confidential data sharing interface comprises payment functionality.

11.   A confidential information sharing system according to claim 10 and wherein said payment functionality includes functionality for processing payments to said first plurality of confidential data collection units in respect of confidential data collected therefrom.

12.   A confidential information sharing system according to claim 10 or claim 11 and wherein said payment functionality includes functionality for processing payments from said third plurality of confidential data consumer units in respect of confidential data provided thereto.

13.   A confidential information sharing system according to claim 10 and wherein said payment functionality includes a cash payment functionality.

14.   A confidential information sharing system according to claim 10 and wherein said payment functionality includes a barter functionality.

15.   A confidential information sharing system according to any of the preceding claims and wherein said at least one confidential data sharing interface includes advertising functionality.

16.   A confidential information sharing system according to claim 15 and wherein said advertising functionality includes automatic targeted advertising functionality for targeting ones of said third plurality of confidential data consumer units in accordance with at least one characteristic thereof.

17.   A confidential information sharing system according to any of the preceding claims and wherein said at least one confidential data sharing interface includes automatic profiling functionality.

18.   A confidential information sharing system according to claim 17 and wherein said profiling functionality includes individual entity profiling functionality.

5   19.   A confidential information sharing system according to claim 18 and wherein said profiling functionality also includes automatic individual entity classification functionality employing said individual entity profiling functionality for classifying individual entities according to said confidential data.

10 20.   A confidential information sharing system according to any of the preceding claims and wherein said first plurality of data collection units includes at least one of banks, credit unions, finance companies, credit card companies, installment loan companies, mortgage lenders and lessors.

15 21.   A confidential information sharing system according to any of the preceding claims and wherein said second plurality of individual entities includes at least one of individual persons, unincorporated business entities and incorporated entities.

20 22.   A confidential information sharing system according to any of the preceding claims and wherein said third plurality of data consumer units includes at least one of individual persons belonging to said second plurality, individual persons not belonging to said second plurality, banks, credit unions, finance companies, credit card companies, installment loan companies, mortgage lenders, potential employers and 25 lessors.

23.   A confidential information sharing system according to any of the preceding claims and also comprising an individual entity interface enabling individual ones of said second plurality of individual entities to obtain access to confidential data 30 relating to themselves.

24.   A confidential information sharing system according to claim 23 and

wherein said individual entity interface includes an individual entity annotation input functionality, enabling individual ones of said second plurality of individual entities to enter annotations to said confidential data relating to themselves.

25.   A confidential information sharing system according to claim 23 and wherein said individual entity interface includes an individual entity confidential data tracing functionality, enabling individual ones of said second plurality of individual entities to trace said confidential data relating to themselves.

26.   A confidential information sharing system according to claim 25 and wherein said individual entity confidential data tracing functionality enables individual ones of said second plurality of individual entities to determine the origin of said confidential data relating to themselves.

27.   A confidential information sharing system according to claim 24 and wherein said individual entity annotation input functionality enables individual ones of said first plurality of data collection units to view said annotations.

28.   A confidential information sharing system according to claim 27 and wherein said individual entity annotation input functionality also enables individual ones of said first plurality of data collection units to view said annotations together with said confidential data to which said annotations relate.

29.   A confidential information sharing system according to claim 27 and wherein said individual entity annotation input functionality enables individual ones of said first plurality of data collection units to respond to said annotations.

30.   A confidential information sharing system according to claim 29 and wherein said individual entity annotation input functionality enables individual ones of said second plurality of individual entities to interact with said first plurality of data collection units in relation to said annotations.

31.   A confidential information sharing system according to claim 24 and
wherein said individual entity annotation input functionality enables individual ones of
said second plurality of individual entities to store information relating to themselves
which information may be made available together with said confidential data.

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32.   A confidential information sharing system according to any of the
preceding claims and wherein said system is implemented on a distributed network.

33.   A confidential information sharing system according to claim 32 and
10 wherein said distributed network comprises remote databases as well as segmented
databases.

34.   A confidential information sharing system according to claim 32 and
wherein said distributed network comprises multiple databases resident on a single
15 computer.

35.   A method for sharing confidential information comprising:
           collecting confidential data regarding a first plurality of individual
entities from a second plurality of data collection units;
20   storing said confidential data; and
           sharing said confidential data, via at least one confidential data sharing
interface, said sharing comprising:
               receiving a request, from one of a third plurality of data consumer
units, for individual entity specific confidential data regarding one of said first plurality
25 of individual entities from at least one of said second plurality of data collection units;
               collecting said individual entity specific confidential data from
appropriate ones of said second plurality of data collection units; and
               transmitting said individual entity specific confidential data to said
one data consumer unit.

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36.   A method for sharing confidential information comprising:
           collecting confidential data regarding a first plurality of individual

entities from a second plurality of data collection units;

storing said confidential data; and

sharing said confidential data, via at least one confidential data sharing interface, said sharing comprising:

5   receiving an on-line request, from one of a third plurality of data consumer units, for individual entity specific confidential data regarding one of said first plurality of individual entities from at least one of said second plurality of data collection units;

collecting said individual entity specific confidential data from

10   appropriate ones of said second plurality of data collection units; and

transmitting said individual entity specific confidential data on-line to said one data consumer unit.

37.   A method for sharing confidential information comprising:

15   collecting confidential data regarding a first plurality of individual entities from a second plurality of data collection units;

storing said confidential data; and

sharing said confidential data, via at least one confidential data sharing interface, said sharing comprising:

20   receiving an on-line request for individual entity specific confidential data regarding one of said first plurality of individual entities from at least one of said second plurality of data collection units;

collecting said individual entity specific confidential data from appropriate ones of said second plurality of data collection units; and

25   transmitting said individual entity specific confidential data on-line.

38.   A method for sharing confidential information according to any of claims 35 – 37 and wherein said sharing also comprises receiving a privacy waiver prior to collecting and transmitting said confidential data.

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39.   A method for sharing confidential information according to claim 38 and wherein said privacy waiver is individual entity specific.

40.   A method for sharing confidential information according to claim 38 and wherein said privacy waiver is data consumer unit specific.

5   41.   A method for sharing confidential information according to claim 38 and wherein said privacy waiver is individual entity specific and data consumer unit specific.

42.   A method for sharing confidential information according to any of claims
10   35 – 41 and wherein said confidential data is credit rating relevant confidential data.

43.   A method for sharing confidential information according to any of claims 35 – 42 and wherein said sharing also comprises processing payments.

15   44.   A method for sharing confidential information according to claim 43 and wherein said processing payments comprises processing payments to said second plurality of confidential data collection units in respect of confidential data collected therefrom.

20   45.   A method for sharing confidential information according to claim 43 or claim 44 and wherein said processing payments comprises processing payments from said third plurality of confidential data consumer units in respect of confidential data provided thereto.

25   46.   A method for sharing confidential information according to claim 43 and wherein said processing payments includes processing cash payments.

47.   A method for sharing confidential information according to claim 43 and wherein said processing payments includes processing barter transactions.

30
48.   A method for sharing confidential information according to any of claims 35 – 47 and wherein said sharing also comprises transmitting advertisements.

49.   A method for sharing confidential information according to claim 48 and wherein said transmitting advertisements also comprises automatically targeting advertisements to ones of said third plurality of confidential data consumer units in accordance with at least one characteristic thereof.

50.   A method for sharing confidential information according to any of claims 35 – 49 and wherein said sharing also includes transmitting information based on automatic profiling.

51.   A method for sharing confidential information according to claim 50 and wherein said transmitting information based on automatic profiling comprises transmitting information based on individual entity profiling.

52.   A method for sharing confidential information according to claim 51 and wherein said transmitting information based on automatic profiling comprises transmitting information relating to an individual entity classification based on said confidential data.

53.   A method for sharing confidential information according to any of claims 35 – 52 and wherein said second plurality of confidential data collection units includes at least one of banks, credit unions, finance companies, credit card companies, installment loan companies, mortgage lenders and lessors.

54.   A method for sharing confidential information according to any of claims 35 – 53 and wherein said first plurality of individual entities includes at least one of individual persons, unincorporated business entities and incorporated entities.

55.   A method for sharing confidential information according to any of claims 35 – 54 and wherein said third plurality of confidential data consumer units includes at least one of individual persons belonging to said first plurality, individual persons not belonging to said first plurality, banks, credit unions, finance companies, credit card

companies, installment loan companies, mortgage lenders, potential employers and lessors.

56.   A method for sharing confidential information according to any of claims 35 – 55 and also comprising enabling individual ones of said first plurality of individual entities to obtain access to confidential data relating to themselves.

57.   A method for sharing confidential information according to claim 56 and also comprising enabling said individual ones of said first plurality of individual entities to enter annotations to said confidential data relating to themselves.

58.   A method for sharing confidential information according to claim 56 and also comprising enabling said individual ones of said first plurality of individual entities to trace said confidential data relating to themselves.

59.   A method for sharing confidential information according to claim 58 and also comprising enabling said individual ones of said first plurality of individual entities to determine the origin of said confidential data relating to themselves.

60.   A method for sharing confidential information according to claim 57 and also comprising enabling individual ones of said second plurality of data collection units to view said annotations.

61.   A method for sharing confidential information according to claim 60 and also comprising enabling said individual ones of said second plurality of data collection units to view said annotations together with said confidential data to which said annotations relate.

62.   A method for sharing confidential information according to claim 60 and also comprising enabling individual ones of said second plurality of data collection units to respond to said annotations.

63.   A method for sharing confidential information according to claim 62 and also comprising enabling individual ones of said first plurality of individual entities to interact with said second plurality of data collection units in relation to said annotations.

5   64.   A method for sharing confidential information according to claim 57 and also comprising enabling said individual ones of said first plurality of individual entities to store information relating to themselves, which information may be made available together with said confidential data.

10   65.   A method for sharing confidential information according to any of claims 35 – 64 and wherein said sharing includes sharing via a distributed network.

66.   A method for sharing confidential information according to claim 65 and wherein said distributed network comprises remote databases as well as segmented
15   databases.

67.   A method for sharing confidential information according to claim 65 and wherein said distributed network comprises multiple databases resident on a single computer.

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68.   A method for sharing confidential information according to claim 43 and wherein said processing payments comprises processing payments to said one of said first plurality of individual entities for granting access to said specific individual entity confidential data.

25

69.   A method for sharing confidential information according to any of claims 35 – 68 and wherein said receiving comprises receiving an on-line request from at least one of individual persons belonging to said first plurality, individual persons not belonging to said first plurality, banks, credit unions, finance companies, credit card
30   companies, installment loan companies, mortgage lenders, potential employers and lessors.

70.   A commercial system comprising:

             a first plurality of credit confidential data collection units, each collecting
confidential credit data regarding a second plurality of individual entities; and

             at least one credit confidential data receiver, receiving credit confidential
data from ones of said first plurality of confidential data collection units regarding ones
of said second plurality of individual entities and for directing offers to said ones of said
second plurality of individual entities based on said credit confidential data specific to
each of said ones.

71.   A commercial system according to claim 70 and wherein said at least one
credit confidential data receiver receives said credit confidential data only following
completion of a privacy waiver.

72.   A commercial system according to claim 71 and wherein said privacy
waiver is individual entity specific.

73.   A commercial system according to claim 71 and wherein said privacy
waiver is data receiver specific.

74.   A commercial system according to claim 72 and wherein said individual
entity specific privacy waiver is also data receiver specific.

75.   A commercial system according to any of claims 70 – 74 and wherein
said confidential data is credit rating relevant confidential data.

76.   A commercial system according to any of claims 70 – 75 and also
comprising a payment functionality.

77.   A commercial system according to claim 76 and wherein said payment
functionality includes functionality for processing payments to said first plurality of
confidential data collection units in respect of confidential data collected therefrom.

78.   A commercial system according to claim 76 and wherein said payment functionality includes functionality for processing payments from said at least one credit confidential data receiver in respect of confidential data provided thereto.

5   79.   A commercial system according to claim 77 and wherein said payment functionality includes functionality for processing payments from said at least one credit confidential data receiver in respect of confidential data provided thereto.

80.   A commercial system according to claim 76 and wherein said payment
10   functionality includes a cash payment functionality.

81.   A commercial system according to claim 76 and wherein said payment functionality includes a barter functionality.

15   82.   A commercial system according to any of claims 70 – 81 and also comprising an advertising functionality.

83.   A commercial system according to claim 82 and wherein said advertising functionality includes automatic targeted advertising functionality for targeting said at
20   least one credit confidential data receiver in accordance with at least one characteristic thereof.

84.   A commercial system according to any of claims 70 – 83 and also comprising an automatic profiling functionality.
25

85.   A commercial system according to claim 84 and wherein said profiling functionality includes individual entity profiling functionality.

86.   A commercial system according to claim 85 and wherein said profiling
30   functionality also includes automatic individual entity classification functionality employing said individual entity profiling functionality for classifying individual entities according to said confidential data.

87.   A commercial system according to any of claims 70 – 86 and wherein said first plurality of confidential data collection units includes at least one of banks, credit unions, finance companies, credit card companies, installment loan companies, 5   mortgage lenders and lessors.

88.   A commercial system according to any of claims 70 – 87 and wherein said second plurality of individual entities includes at least one of individual persons, unincorporated business entities and incorporated entities.

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89.   A commercial system according to any of claims 70 – 88 and wherein said at least one credit confidential data receiver includes at least one of an individual person belonging to said second plurality, an individual person not belonging to said second plurality, a bank, a credit union, a finance company, a credit card company, an 15   installment loan company, a mortgage lender, a potential employer and a lessor.

90.   A commercial system according to any of claims 70 – 89 and also comprising an individual entity interface enabling individual ones of said second plurality of individual entities to obtain access to confidential data relating to 20   themselves.

91.   A commercial system according to claim 90 and wherein said individual entity interface includes an individual entity annotation input functionality, enabling individual ones of said second plurality of individual entities to enter annotations to said 25   confidential data relating to themselves.

92.   A commercial system according to claim 90 and wherein said individual entity interface includes an individual entity confidential data tracing functionality, enabling individual ones of said second plurality of individual entities to trace said 30   confidential data relating to themselves.

93.   A commercial system according to claim 92 and wherein said individual

entity confidential data tracing functionality enables individual ones of said second plurality of individual entities to determine the origin of said confidential data relating to themselves.

5   94.   A commercial system according to claim 91 and wherein said individual entity annotation input functionality enables individual ones of said first plurality of data collection units to view said annotations.

95.   A commercial system according to claim 94 and wherein said individual
10   entity annotation input functionality also enables individual ones of said first plurality of data collection units to view said annotations together with said confidential data to which said annotations relate.

96.   A commercial system according to claim 94 and wherein said individual
15   entity annotation input functionality enables individual ones of said first plurality of data collection units to respond to said annotations.

97.   A commercial system according to claim 96 and wherein said individual entity annotation input functionality enables individual ones of said second plurality of
20   individual entities to interact with said first plurality of data collection units in relation to said annotations.

98.   A commercial system according to claim 91 and wherein said individual entity annotation input functionality enables individual ones of said second plurality of
25   individual entities to store information relating to themselves which information may be made available together with said confidential data.

99.   A commercial system according to any of claims 70 – 98 and wherein said system is implemented on a distributed network.

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100.   A commercial system according to claim 99 and wherein said distributed network comprises remote databases as well as segmented databases.

101.   A commercial system according to claim 99 and wherein said distributed network comprises multiple databases resident on a single computer.

5   102.   A loan consolidation and securitizing system comprising:
        a first plurality of confidential data collection units, each collecting confidential data regarding a second plurality of loans to individual entities; and
        at least one loan securitizing system receiving on line information from said first plurality of confidential data collection units and being operative to provide
10 consolidated information regarding at least one collection of loans within said second plurality of loans and being operative, based on said consolidated information to enable enhanced ease of securitizing said at least one collection of loans.

    103.   A loan consolidation and securitizing system according to claim 102 and
15 wherein said at least one loan securitizing system is operative to pull confidential data only following completion of privacy waiver functionality.

    104.   A loan consolidation and securitizing system according to claim 103 and wherein said privacy waiver functionality is individual entity specific.
20
    105.   A loan consolidation and securitizing system according to claim 103 and wherein said privacy waiver functionality is loan specific.

    106.   A loan consolidation and securitizing system according to claim 104 and
25 wherein said individual entity specific privacy waiver functionality is also loan specific.

    107.   A loan consolidation and securitizing system according to any of claims 102 – 106 and wherein said confidential data is credit rating relevant confidential data.

30 108.   A loan consolidation and securitizing system according to any of claims 102 – 107 and also comprising a payment functionality.

109.   A loan consolidation and securitizing system according to claim 108 and wherein said payment functionality includes functionality for processing payments to said first plurality of confidential data collection units in respect of confidential data collected therefrom.

5

110.   A loan consolidation and securitizing system according to claim 108 and wherein said payment functionality includes functionality for processing payments from said third plurality of confidential data consumer units in respect of confidential data provided thereto.

10

111.   A loan consolidation and securitizing system according to claim 109 and wherein said payment functionality includes functionality for processing payments from said third plurality of confidential data consumer units in respect of confidential data provided thereto.

15

112.   A loan consolidation and securitizing system according to claim 108 and wherein said payment functionality includes a cash payment functionality.

113.   A loan consolidation and securitizing system according to claim 108 and

20   wherein said payment functionality includes a barter functionality.

114.   A loan consolidation and securitizing system according to any of claims 102 – 113 and wherein said at least one confidential data sharing interface includes advertising functionality.

25

115.   A loan consolidation and securitizing system according to claim 114 and wherein said advertising functionality includes automatic targeted advertising functionality for targeting ones of said third plurality of confidential data consumer units in accordance with at least one characteristic thereof.

30

116.   A loan consolidation and securitizing system according to any of claims 102 – 115 and wherein said at least one confidential data sharing interface includes

automatic profiling functionality.

117.   A loan consolidation and securitizing system according to claim 116 and
wherein said profiling functionality includes individual entity profiling functionality.

118.   A loan consolidation and securitizing system according to claim 117 and
wherein said profiling functionality also includes automatic individual entity
classification functionality employing said individual entity profiling functionality for
classifying individual entities according to said confidential data.

119.   A loan consolidation and securitizing system according to any of claims
102 – 118 and wherein said first plurality of confidential data collection units includes
at least one of banks, credit unions, finance companies, credit card companies,
installment loan companies, mortgage lenders and lessors.

120.   A loan consolidation and securitizing system according to any of claims
102 – 119 and wherein said second plurality of individual entities includes at least one
of individual persons, unincorporated business entities and incorporated entities.

121.   A loan consolidation and securitizing system according to any of claims
102 – 120 and wherein said third plurality of confidential data consumer units includes
at least one of individual persons belonging to said second plurality, individual persons
not belonging to said second plurality, banks, credit unions, finance companies, credit
card companies, installment loan companies, mortgage lenders, potential employers and
lessors.

122.   A loan consolidation and securitizing system according to any of claims
102 – 121 and also comprising an individual entity interface enabling individual ones of
said second plurality of individual entities to obtain access to confidential data relating
to themselves.

123.   A loan consolidation and securitizing system according to claim 122 and

wherein said individual entity interface includes an individual entity annotation input functionality, enabling individual ones of said second plurality of individual entities to enter annotations to said confidential data relating to themselves.

5   124.   A loan consolidation and securitizing system according to claim 122 and wherein said individual entity interface includes an individual entity confidential data tracing functionality, enabling individual ones of said second plurality of individual entities to trace said confidential data relating to themselves.

10   125.   A loan consolidation and securitizing system according to claim 124 and wherein said individual entity confidential data tracing functionality enables individual ones of said second plurality of individual entities to determine the origin of said confidential data relating to themselves.

15   126.   A loan consolidation and securitizing system according to claim 123 and wherein said individual entity annotation input functionality enables individual ones of said first plurality of data collection units to view said annotations.

       127.   A loan consolidation and securitizing system according to claim 126 and
20   wherein said individual entity annotation input functionality also enables individual ones of said first plurality of data collection units to view said annotations together with said confidential data to which said annotations relate.

       128.   A loan consolidation and securitizing system according to claim 126 and
25   wherein said individual entity annotation input functionality enables individual ones of said first plurality of data collection units to respond to said annotations.

       129.   A loan consolidation and securitizing system according to claim 128 and wherein said individual entity annotation input functionality enables individual ones of
30   said second plurality of individual entities to interact with said first plurality of data collection units in relation to said annotations.

130.   A loan consolidation and securitizing system according to claim 123 and wherein said individual entity annotation input functionality enables individual ones of said second plurality of individual entities to store information relating to themselves which information may be made available together with said confidential data.

131.   A loan consolidation and securitizing system according to any of claims 102 – 130 and wherein said system is implemented on a distributed network.

132.   A loan consolidation and securitizing system according to claim 131 and wherein said distributed network comprises remote databases as well as segmented databases.

133.   A loan consolidation and securitizing system according to claim 131 and wherein said distributed network comprises multiple databases resident on a single computer.

134.   A commercial method comprising:
            collecting confidential credit data regarding a first plurality of individual entities from a second plurality of credit confidential data collection units;
            storing said confidential credit data; and
            receiving said confidential credit data, at least one credit confidential data receiver, said receiving comprising:
                collecting said confidential credit data from appropriate ones of said second plurality of data collection units regarding ones of said first plurality of individual entities; and
                directing offers to said ones of said first plurality of individual entities based on said credit confidential data specific to each of said ones.

135.   A commercial method according to claim 134 and also comprising receiving a privacy waiver prior to collecting said confidential data.

136.   A commercial method according to claim 135 and wherein said privacy

waiver is individual entity specific.

137.   A commercial method according to claim 135 and wherein said privacy waiver is data consumer unit specific.

138.   A commercial method according to claim 135 and wherein said privacy waiver is individual entity specific and data consumer unit specific.

139.   A commercial method according to any of claims 134 – 138 and wherein said confidential data is credit rating relevant confidential data.

140.   A commercial method according to any of claims 134 – 139 and also comprising processing payments.

141.   A commercial method according to claim 140 and wherein said processing payments comprises processing payments to said second plurality of confidential data collection units in respect of confidential data collected therefrom.

142.   A commercial method according to claim 140 or claim 141 and wherein said processing payments comprises processing payments from said at least one credit confidential data receiver in respect of confidential data provided thereto.

143.   A commercial method according to claim 140 and wherein said processing payments includes processing cash payments.

144.   A commercial method according to claim 140 and wherein said processing payments includes processing barter transactions.

145.   A commercial method according to any of claims 134 – 144 and also comprising transmitting advertisements.

146.   A commercial method according to any of claims 134 – 145 and also

comprising transmitting information based on automatic profiling.

147.   A commercial method according to claim 146 and wherein said transmitting information based on automatic profiling comprises transmitting information based on individual entity profiling.

148.   A commercial method according to claim 147 and wherein said transmitting information based on automatic profiling comprises transmitting information relating to an individual entity classification based on said confidential data.

149.   A commercial method according to any of claims 134 – 148 and wherein said second plurality of confidential data collection units includes at least one of banks, credit unions, finance companies, credit card companies, installment loan companies, mortgage lenders and lessors.

150.   A commercial method according to any of claims 134 – 149 and wherein said first plurality of individual entities includes at least one of individual persons, unincorporated business entities and incorporated entities.

151.   A commercial method according to any of claims 134 – 150 and wherein said at least one credit confidential data receiver includes at least one of an individual person belonging to said first plurality, an individual person not belonging to said first plurality, a bank, a credit union, a finance company, a credit card company, an installment loan company, a mortgage lender, a potential employer and a lessor.

152.   A commercial method according to any of claims 134 – 151 and also comprising enabling individual ones of said first plurality of individual entities to obtain access to confidential data relating to themselves.

153.   A commercial method according to claim 152 and also comprising enabling said individual ones of said first plurality of individual entities to enter annotations to said confidential data relating to themselves.

154.   A commercial method according to claim 152 and also comprising enabling said individual ones of said first plurality of individual entities to trace said confidential data relating to themselves.

155.   A commercial method according to claim 154 and also comprising enabling said individual ones of said first plurality of individual entities to determine the origin of said confidential data relating to themselves.

156.   A commercial method according to claim 153 and also comprising enabling individual ones of said second plurality of data collection units to view said annotations.

157.   A commercial method according to claim 156 and also comprising enabling said individual ones of said second plurality of data collection units to view said annotations together with said confidential data to which said annotations relate.

158.   A commercial method according to claim 156 and also comprising enabling individual ones of said second plurality of data collection units to respond to said annotations.

159.   A commercial method according to claim 158 and also comprising enabling individual ones of said first plurality of individual entities to interact with said second plurality of data collection units in relation to said annotations.

160.   A commercial method according to claim 153 and also comprising enabling said individual ones of said first plurality of individual entities to store information relating to themselves, which information may be made available together with said confidential data.

161.   A commercial method according to any of claims 134 – 160 and also comprising sharing via a distributed network.

162.   A commercial method according to claim 161 and wherein said distributed network comprises remote databases as well as segmented databases.

5   163.   A commercial method according to claim 161 and wherein said distributed network comprises multiple databases resident on a single computer.

164.   A method for loan securitizing comprising:

collecting confidential data, from a first plurality of confidential data
10 collection units, regarding a second plurality of loans to individual entities;

storing said confidential data;

receiving, on line, from said first plurality of confidential data collection units, a portion of said confidential data regarding at least one collection of loans within said second pluralities of loans;

15   consolidating said portion of said confidential data;

enabling enhanced ease of securitizing said at least one collection of loans, based on said consolidated information.

165.   A method for loan securitizing according to claim 164 and also
20 comprising receiving a privacy waiver prior to collecting and transmitting said confidential data.

166.   A method for loan securitizing according to claim 165 and wherein said privacy waiver is individual entity specific.

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167.   A method for loan securitizing according to claim 165 and wherein said privacy waiver is data consumer unit specific.

168.   A method for loan securitizing according to claim 165 and wherein said
30 privacy waiver is individual entity specific and data consumer unit specific.

169.   A method for loan securitizing according to any of claims 164 – 168 and

wherein said confidential data is credit rating relevant confidential data.

170.   A method for loan securitizing according to any of claims 164 – 169 and also comprising processing payments.

171.   A method for loan securitizing according to claim 170 and wherein said processing payments comprises processing payments to said second plurality of confidential data collection units in respect of confidential data collected therefrom.

172.   A method for loan securitizing according to claim 170 and wherein said processing payments includes processing cash payments.

173.   A method for loan securitizing according to claim 170 and wherein said processing payments includes processing barter transactions.

174.   A method for loan securitizing according to any of claims 164 – 173 and also comprising transmitting advertisements.

175.   A method for loan securitizing according to any of claims 164 – 174 and also including transmitting information based on automatic profiling.

176.   A method for loan securitizing according to claim 175 and wherein said transmitting information based on automatic profiling comprises transmitting information based on individual entity profiling.

177.   A method for loan securitizing according to claim 176 and wherein said transmitting information based on automatic profiling comprises transmitting information relating to an individual entity classification based on said confidential data.

178.   A method for loan securitizing according to any of claims 164 – 177 and wherein said first plurality of confidential data collection units includes at least one of banks, credit unions, finance companies, credit card companies, installment loan

companies, mortgage lenders and lessors.

179.   A method for loan securitizing according to any of claims 164 – 178 and
wherein said plurality of individual entities includes at least one of individual persons,
unincorporated business entities and incorporated entities.

180.   A method for loan securitizing according to any of claims 164 – 179 and
also comprising enabling individual ones of said first plurality of individual entities to
obtain access to confidential data relating to themselves.

181.   A method for loan securitizing according to claim 180 and also
comprising enabling said individual ones of said first plurality of individual entities to
enter annotations to said confidential data relating to themselves.

182.   A method for loan securitizing according to claim 180 and also
comprising enabling said individual ones of said first plurality of individual entities to
trace said confidential data relating to themselves.

183.   A method for loan securitizing according to claim 182 and also
comprising enabling said individual ones of said first plurality of individual entities to
determine the origin of said confidential data relating to themselves.

184.   A method for loan securitizing according to claim 181 and also
comprising enabling individual ones of said second plurality of data collection units to
view said annotations.

185.   A method for loan securitizing according to claim 184 and also
comprising enabling said individual ones of said second plurality of data collection units
to view said annotations together with said confidential data to which said annotations
relate.

186.   A method for loan securitizing according to claim 184 and also

comprising enabling individual ones of said second plurality of data collection units to respond to said annotations.

187.   A method for loan securitizing according to claim 186 and also comprising enabling individual ones of said first plurality of individual entities to interact with said second plurality of data collection units in relation to said annotations.

188.   A method for loan securitizing according to claim 181 and also comprising enabling said individual ones of said first plurality of individual entities to store information relating to themselves, which information may be made available together with said confidential data.

189.   A method for loan securitizing according to any of claims 164 – 188 and also comprising sharing via a distributed network.

190.   A method for loan securitizing according to claim 189 and wherein said distributed network comprises remote databases as well as segmented databases.

191.   A method for loan securitizing according to claim 189 and wherein said distributed network comprises multiple databases resident on a single computer.